

## CLAIMS

I claim:

1. A method for performing an environmental audit in connection with a transaction, comprising the steps of:

5                    assessing the environmental risk associated with a business, said business comprising a piece of land, a service operation, a current state of regulatory compliance, and future requirements for regulatory compliance;

                    assigning a first indicator to said environmental risk associated with said piece of land;

10                   assigning a second indicator to said environmental risk associated with said service operation;

                    assigning a third indicator to said environmental risk associated with said current state of regulatory compliance;

15                   assigning a fourth indicator to said environmental risk associated with said future requirements for regulatory compliance; and

                    generating a report including said first, second, third, and fourth indicators.

2. The method of claim 1, wherein said transaction is selected from the group consisting of a loan transaction, an insurance transaction, or a venture capital transaction.

3. The method of claim 1, wherein said first, second, third, and fourth indicators are  
20                   numerical scores.

4. The method of claim 3, wherein said report further includes a final indicator, said final indicator comprised of the sum of said first, second, third, and fourth indicators.
5. The method of claim 3, wherein said numerical scores for each of said first, second, third, and fourth indicators are obtained by summing the values of a plurality of interim indicators.
6. The method of claim 5, wherein said plurality of interim indicators are derived from ASTM guidelines.
7. The method of claim 1, wherein said first, second, third, and fourth indicators are reviewed and adjusted by a knowledgeable person.
8. The method of claim 1, wherein said first, second, third, and fourth indicators are colors.
9. The method of claim 8, wherein said report includes a final indicator, said final indicator comprised of the combination of said first, second, third, and fourth indicators.
10. The method of claim 1, wherein said first, second, third, and fourth indicators are alphabetical references.
11. The method of claim 10, wherein said report further includes a final indicator, said final indicator comprised of the sum of said first, second, third, and fourth indicators.
12. The method of claim 1, wherein said report further comprises an explanation of low scores achieved.

13. The method of claim 1, wherein said report further comprises a listing of required environmental permits.

14. The method of claim 1, wherein said report further comprises a list of corrective action recommendations based on said audit.

5 15. A method for performing an environmental audit to accompany loan transactions, comprising the steps of:

providing a financial institution capable of rendering financial assistance;

providing a population, said population further comprising individual customers in need of said financial assistance from said financial institution, each of  
10 said customers being willing to grant to said financial institution rights in collateral in exchange for said financial assistance;

engaging an environmental auditor to evaluate the environmental risk associated with said collateral proffered by each of said customers in said population;

wherein, said environmental auditor is able to evaluate said environmental  
15 risk for each of said collateral in said population at a unit price that is lower than the unit price of evaluating said environmental risk for a single customer.

16. The method of claim 15, wherein said environmental auditor evaluates said risk associated with said collateral using a universal environmental auditing method.

17. The method of claim 16, wherein said universal environmental auditing method  
20 comprises the following steps:

assessing the environmental risk associated with a business, said business comprising a piece of land, a service operation, a current state of regulatory compliance, and future requirements for regulatory compliance;

5 assigning a first indicator to said environmental risk associated with said piece of land;

assigning a second indicator to said environmental risk associated with said service operation;

assigning a third indicator to said environmental risk associated with said current state of regulatory compliance;

10 assigning a fourth indicator to said environmental risk associated with said future requirements for regulatory compliance; and

generating a report including said first, second, third, and fourth indicators.

18. The method of claim 15, wherein said environmental auditor employs personnel at one or more regional offices and at a headquarters, wherein at least a portion of said  
15 environmental audit is carried out by said personnel at said regional office and reported back to said personnel at said headquarters.

19. A method for performing an environmental audit, comprising the steps of:

providing an insurance company capable of issuing insurance policies;

providing a population, said population further comprising individual customers in need of said insurance policies from said insurance company, each of said customers being involved in a business operation;

engaging an environmental auditor to evaluate the environmental risk associated with said business operations of said customers;

wherein, said environmental auditor is able to evaluate said environmental risk associated with each of said business operations at a unit price that is lower than the unit price of evaluating said environmental risk for a single business operation.

20. A method for performing an environmental audit, comprising the steps of:

providing a central database, said central database containing information pertaining to the environmental risk associated with a piece of land or service; and

searching said central database in order to evaluate said environmental risk associated with said piece of land or said service; and

generating a report summarizing said environmental risk associated with said piece of land or said service.